

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of populating and using an electronic account-owner verification database comprising:

(a) collecting receiving account-owner data elements associated with accounts maintained at at least one participant institution and at least one non-participant institution, participant data elements from one or more participant institutions, the participant data elements associated with one or more participant accounts in the participant institutions, and each participant account-owner data element also corresponding to a data element field in the database, wherein the participant institutions are entities capable of providing that provide accurate financial account-owner data associated with accounts maintained at both the participant institutions and non-participant institutions to the database accounts on a regular basis;

(b) receiving data elements from a plurality of check images corresponding to a plurality of checks, wherein:

the plurality of check images include account-owner data elements associated with accounts maintained at non-participant institutions,

each non-participant data element also corresponds to a data element field in the database, and

the non-participant institutions are entities that are not obligated to provide account-owner data to the account-owner verification database and that are unable to access the account-owner verification database,

(b) collecting non-participant data elements from one or more non-participant institutions, the non-participant data elements associated with one or more non-participant accounts in the non-participant institutions, and each non-participant data

~~element also corresponding to one of the data element fields in the database, wherein the non-participant institutions are entities not obligated to provide account information on the regular basis, and wherein the non-participant institutions comprise at least one of a check imaging device or database, check printers, electronic bill payment companies, Internet account opening systems and Internet banking systems;~~

(c) populating the data element fields of the electronic account-owner verification database with the account-owner data elements associated with accounts maintained at the collected participant institutions and the non-participant institutions data elements;

(d) entering into a computer system having the electronic account-owner verification database, for an account to be verified:

(i) an account number; and

(ii) at least one data element corresponding to the entered account number;

(e) querying by the computer system the account-owner verification database including which includes account-owner data associated with from accounts maintained at both the participant institutions and the non-participant institutions;

(f) receiving transmitting by the computer system a response from the account-owner verification database for each of the entered data elements, wherein the response corresponding to each entered data element is positive for a given data element if the account-owner data stored in the data element field corresponding to the entered account number matches the entered data element, the response is negative for a given data element if the account-owner data stored in the data element field corresponding to the entered account number does not match the entered data element, or the response supplies information indicating that information is unavailable for a given data element if there is no account-owner data stored in the data element field corresponding to the entered account number; respectively; and

(g) generating a report of the response.

2. (Currently amended) The method of claim 1 further comprising the step of:

(d) automatically and periodically updating the data element fields in the database with participant-account-owner data elements from recently opened or recently maintained accounts in the participant institutions.

3. (Currently amended) The method of claim 1 wherein step (c) further comprises organizing the ~~participant and non-participant~~ account-owner data elements associated with accounts maintained at the participant institutions and non-participant institutions according to account number.

4. (Currently amended) The method of claim 3 wherein step (c) further comprises organizing the account numbers and their associated ~~participant and non-participant~~ account-owner data elements according to routing transit number.

5. (Canceled)

6. (Currently amended) The method of claim 1 wherein step (b) further comprises extracting account-owner data elements from check printing data.

7. (Currently amended) ~~An~~ A computer system having account-owner verification database comprising:

a computer usable media;

a plurality of data element fields populated with participant data elements and non-participant data elements, wherein

the participant data elements are collected from one or more participant institutions and the participant data elements are associated with one or more participant accounts in the participant institutions, wherein the participant institutions are entities capable of providing that provide accurate financial account-owner data to the database on a regular basis; and

the non-participant data elements are collected from a plurality of check images corresponding to a plurality of checks presented to the one or more

participant institutions ~~one or more non-participant institutions~~ and the non-participant data elements are associated with one or more non-participant accounts in the non-participant institutions, wherein the non-participant institutions are entities not obligated to provide account-owner data to the database ~~information on the regular basis~~

wherein the computer system is programmed to process a query to the database and transmit a response, wherein the response is negative for a given data element if the account-owner data stored in the data element field corresponding to the entered account number does not match the entered data element, or the response supplies information indicating that information is unavailable for a given data element if there is no account-owner data stored in the data element field corresponding to the entered account number.

8. (Currently amended) The account-owner verification database of claim 7 wherein the data element fields are automatically and periodically updated with ~~participant~~ account-owner data elements from recently opened or recently maintained accounts in the participant institutions.

9. (Currently amended) The account-owner verification database of claim 7 wherein the participant and non-participant data elements are organized in the data element fields according to account number.

10. (Currently amended) The account-owner verification database of claim 9 wherein the account numbers and their associated participant and non-participant data elements are organized in the data element fields according to routing transit number.

11. (Currently amended) The account-owner verification database of claim 7 wherein the non-participant data elements are extracted from check images.

12. (Currently amended) The account-owner verification database of claim 7 wherein the non-participant data elements are extracted from check printing data.

13. (Currently amended) A method of verifying information associated with transacting on an account, the method comprising:

(a) providing a computer system having an account-owner verification database, the database including account-owner data corresponding to a plurality of data element fields and organized according to account number, the account-owner data being obtained from participant institutions and associated with accounts maintained at participant institutions and non-participant institutions, wherein:

the participant institutions are entities that provide capable of providing accurate-financial account-owner data to the database on a regular basis; and

the non-participant institutions are entities not obligated to provide account-owner data to the database~~information on the regular basis;~~

(b) entering into the database, for an account to be verified:

(i) an account number; and

(ii) at least one data element corresponding to the entered account number;

(c) querying by the computer system the account-owner verification database including which includes account-owner data from associated with accounts maintained at both the participant institutions and the non-participant institutions;

(d) ~~receiving~~ transmitting by the computer system a response from the database for each of the entered data elements, wherein the response ~~corresponding to each entered data element~~ is positive for a given data element if the account-owner data stored in the data element field corresponding to the entered account number matches the entered data element, the response is negative for a given data element if the account-owner data stored in the data element field corresponding to the entered account number does not match the entered data element, or the response supplies information indicating that information is unavailable for a given data element if there is no account-owner data stored in the data element field corresponding to the entered account number; respectively; and

(e) generating a report of the response.

14.-16. (Canceled)

17. (Currently amended) The method of claim 13 wherein step (b)[[a]]) further comprises entering a routing transit number corresponding to the entered account number.